

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**In re:**

**Ardena Y Starks**

**Debtor(s).**

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**Case No.: 20-13580**

**Chapter 13**

**Judge Eric L. Frank**

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**WITHDRAWAL AND ENTRY OF APPEARANCE OF COUNSEL FOR CREDITOR**

Now comes **Sarah E. Barngrover**, who shall be substituted for **Karina Velter** as  
counsel of record for creditor **PNC Bank, National Association** ("Creditor"). **Karina Velter** is  
no longer counsel for Creditor.

/s/ Karina Velter

Karina Velter (94781)  
Manley Deas Kochalski LLC  
P.O. Box 165028  
Columbus, OH 43216-5028  
Telephone: 614-220-5611  
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/s/ Sarah E. Barngrover

Sarah E. Barngrover (323972)  
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FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**In re:** :  
: **Case No.: 20-13580**  
**Ardena Y Starks** : **Chapter 13**  
: **Judge Eric L. Frank**  
**Debtor(s)** : \* \* \* \* \*  
:  
**PNC Bank, National Association** : **Related Document #**  
**Movant,** :  
**vs** :  
:  
**Ardena Y Starks** :  
:  
**William C. Miller, Esq.** :  
**Respondents.** :

**CERTIFICATE OF SERVICE**

The undersigned hereby certifies that a copy of the foregoing Withdrawal and Entry of Appearance of Counsel for Creditor was served on the parties listed below via e-mail notification:

Office of U.S. Trustee, Party of Interest, (Registered address)@usdoj.gov

William C. Miller, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105,  
ecfemails@ph13trustee.com

Brad J. Sadek, Attorney for Ardena Y Starks, Sadek and Cooper, 1315 Walnut Street, Suite 502, Philadelphia, PA 19107, brad@sadeklaw.com

The below listed parties were served via regular U.S. Mail, postage prepaid, on March 6, 2021:

Ardena Y Starks, 7300 Passyunk Avenue, Philadelphia, PA 19142

Ardena Y Starks, 7300 W Passyunk Ave, Philadelphia, PA 19142

Pennsylvania Housing Finance Agency, Attn: Bankruptcy, Po Box 8029, Harrisburg, PA 17105

DATE: March 6, 2021

/s/ Sarah E. Barngrover

Sarah E. Barngrover, Esquire (323972)  
Adam B. Hall (323867)  
Manley Deas Kochalski LLC  
P.O. Box 165028  
Columbus, OH 43216-5028  
Telephone: 614-220-5611  
Fax: 614-627-8181  
Attorneys for Creditor  
The case attorney for this file is Sarah E.  
Barngrover.  
Contact email is  
sebarngrover@manleydeas.com